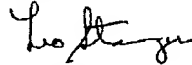


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Date: September 21, 2004

Leo Stanger

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor : **Bertram V. Burke**  
Serial No : **09/611,905**  
Filed : **July 7, 2000**  
For : **Method and System to Create and Distribute Excess Funds From  
Consumer Spending Transactions**  
Docket : **EPC-8C**  
Art Unit : **2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)**  
Examiner : **Dr. Narayanswamy Subramanian (Tel 703-305-4878)**

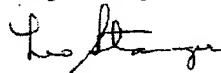
Hon. Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

**COVER LETTER**

Applicant is submitting a copy of claims submitted on September 1, 2004 in co-pending application of Inventor Bertram V. Burke, Serial No. 09/609,777 Filed July 5, 2000.

It is believed that **no fee is due** because these claims were submitted less than one month ago. Also there has been **no first office action** since the filing of the Request for Continued Examination (RCE) application which is regarded as a new application. However, if any fee is due, please charge the **small entity** fee to Deposit Account No. 194124.

Respectfully submitted,



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